

State of Delaware Group Health Insurance Program

New Rates Effective July 1, 2012

	Total Monthly Rate	State Pays	Employee/Pensioner Contributions
BCBSD First State Basic Plan			
Employee	\$514.56	\$493.98	\$20.58
Employee & Spouse	\$1,064.66	\$1,022.08	\$42.58
Employee & Child(ren)	\$782.20	\$750.92	\$31.28
Family	\$1,330.86	\$1,277.64	\$53.22
Aetna CDH Gold			
Employee	\$532.56	\$505.94	\$26.62
Employee & Spouse	\$1,104.26	\$1,049.06	\$55.20
Employee & Child(ren)	\$813.70	\$773.02	\$40.68
Family	\$1,402.86	\$1,332.72	\$70.14
BCBSD CDH Gold			
Employee	\$532.56	\$505.94	\$26.62
Employee & Spouse	\$1,104.26	\$1,049.06	\$55.20
Employee & Child(ren)	\$813.70	\$773.02	\$40.68
Family	\$1,402.86	\$1,332.72	\$70.14
Aetna HMO			
Employee	\$537.22	\$502.30	\$34.92
Employee & Spouse	\$1,132.64	\$1,059.02	\$73.62
Employee & Child(ren)	\$821.80	\$768.38	\$53.42
Family	\$1,413.30	\$1,321.44	\$91.86
BCBSD BlueCARE® HMO			
Employee	\$537.66	\$502.72	\$34.94
Employee & Spouse	\$1,136.22	\$1,062.38	\$73.84
Employee & Child(ren)	\$822.62	\$769.16	\$53.46
Family	\$1,417.62	\$1,325.48	\$92.14
BCBSD Comprehensive PPO Plan			
Employee	\$587.46	\$509.62	\$77.84
Employee & Spouse	\$1,219.04	\$1,057.52	\$161.52
Employee & Child(ren)	\$905.38	\$785.42	\$119.96
Family	\$1,523.98	\$1,322.06	\$201.92
BCBSD Medicare Supplement for Pensioners Retired Prior to July 1, 2012			
Special Medicfill with Prescription	\$414.26	\$414.26	\$0.00
Special Medicfill without Prescription*	\$191.76	\$191.76	\$0.00
*Medicare Supplement plan WITHOUT prescription is provided for Medicare Beneficiaries enrolled in Medicare Part D			
BCBSD Medicare Supplement for Pensioners Retired After July 1, 2012			
Special Medicfill with Prescription	\$414.26	\$393.56	\$20.70
Special Medicfill without Prescription*	\$191.76	\$182.18	\$9.58
*Medicare Supplement plan WITHOUT prescription is provided for Medicare Beneficiaries enrolled in Medicare Part D			
Dominion Dental HMO			
Employee	\$22.68	\$0.00	\$22.68
Employee & Spouse	\$42.14	\$0.00	\$42.14
Employee & Child(ren)	\$45.42	\$0.00	\$45.42
Family	\$61.66	\$0.00	\$61.66
Delta Dental PPO plus Premier			
Employee	\$31.62	\$0.00	\$31.62
Employee & Spouse	\$64.54	\$0.00	\$64.54
Employee & Child(ren)	\$63.34	\$0.00	\$63.34
Family	\$105.70	\$0.00	\$105.70
EyeMed Vision Plan			
Employee	\$6.12	\$0.00	\$6.12
Employee & Spouse	\$9.64	\$0.00	\$9.64
Employee & Child(ren)	\$9.84	\$0.00	\$9.84
Family	\$15.88	\$0.00	\$15.88

- ✓
- House Bill 81 eliminated Double State Share for any newly eligible employees or pensioners as of January 1, 2012, and established an employee cost of \$25 per month for each Double State Share plan as of July 1, 2012.

2012BENEFITUPDATES



Begin your journey toward wellness! The DelaWELL program focuses on awareness, education and coaching and provides you - employees, retirees as well as your dependents - with many opportunities to improve and manage your health. Taking care of your health is important and now is the time to think about, not only your benefits, but the health and the wellness options available to you and your family through the DelaWELL program.

Join us today in helping you and your family to identify and manage risk factors and to make healthy choices. Engagement and participation in the DelaWELL program is an effective way to control rising healthcare costs.

The DelaWELL Health Management program includes options to fit your needs and health goals whether you are in good health and want to maintain it, are ready to make changes to get healthier or are living with a chronic health condition. Programs are free and participation can earn you an incentive!



What is the DelaWELL Health Management Program?

- DelaWELL is a comprehensive wellness and condition care program with exciting enhancements available July 1, 2012:
- ✓ Confidential, online Wellness Assessment
- ✓ Onsite Biometric Health Screenings to include blood pressure, cholesterol and glucose testing
- ✓ Health Coaching
 - Weight loss
 - Stress
 - Physical Activity
 - Healthy Heart
 - Diabetes
 - Tobacco Cessation
- ✓ Condition Care Programs
 - Asthma
 - Coronary Artery Disease
 - Chronic Obstructive Pulmonary Disease
 - Diabetes
 - Heart Failure
 - Back Pain & Osteoarthritis
- ✓ Online Health Resources to include Healthy Living Programs, health articles, drug database, newsletters, journals, health trackers, quizzes and more
- ✓ Onsite and online Health Seminars on self care, weight loss, nutrition, fitness and other important health topics
- ✓ Wellness Challenges that encourage participants to practice healthy behaviors
- ✓ *NEW* \$0 copay on Prescription Tobacco Cessation Medications beginning July 1, 2012
- ✓ *NEW* Worksite and Online Weight Watchers Programs that can help participants earn Gold Level incentive status.
- ✓ Confidential Nurse24 line is available at 1-866-674-9103
 - Provides direct access to a registered nurse to answer health-related questions 24 hours a day, 7 days a week, 365 days a year
 - Information on routine illness and minor injury

Who can participate?

- The DelaWELL program is available to individuals who are currently enrolled in a State of Delaware Group Health Plan (non-Medicare plan).

Who can earn an incentive?

Benefit eligible state agency, school district, charter school and higher education employees, as well as state non-Medicare eligible pensioners, who are currently enrolled in a State of Delaware Group Health Plan, can earn up to \$200 for participating in program activities from July 1, 2012 through May 31, 2013.

- Silver Level: Complete an annual Wellness Assessment AND Health Screening to earn a \$100 incentive.
- * NEW: Participants who complete the Silver Level activities by October 15, 2012 will receive an “Early Bird” payment of \$100 in a December 2012 paycheck.
- Gold Level: Complete a Wellness Assessment, Health Screening AND actively participate in a Health Coaching Program, Condition Care Program or Weight Watchers to earn a \$200 incentive.

Participants who complete the Silver Level activities after October 15, 2012 or earn Gold Level status will receive their incentive payment in a July 2013 paycheck.

- ✓ For more about DelaWELL, visit <https://delawell.alerehealth.com> or contact the Alere Nurse24 line at 1-866-674-9103, 24 hours a day, 7 days a week.





The State of Delaware Spousal Coordination of Benefits Policy was instituted in 1993 and updated in 2011 to include spouses who retire from an employer other than the State of Delaware.

In general, the policy states that if:

- the state employee/pensioners's spouse is employed full-time or retired from another employer, **and**
- that employer/former employer offers group health coverage, **and**
- the employer/former employer pays at least 50% of the premium for the lowest employee/pensioner only plan, **then**,
- the spouse must obtain coverage as primary through his/her employer/former employer.

The Spousal Coordination of Benefits Policy Form must be completed if you cover your spouse in one of the State of Delaware Group Health Insurance medical plans. The completed form is used to determine a spouse's eligibility to receive primary coverage through the State of Delaware medical plans.

- If you are an active employee covering your spouse in one of the State of Delaware Group Health Insurance medical plans, you **MUST** complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes. Failure to complete this form will result in a reduction of spousal benefits. You **MUST** complete the form online at www.ben.omb.delaware.gov/documents/cob no later than May 23, 2012.
- If you are a pensioner covering a spouse in one of the State of Delaware Group Health Insurance medical plans which is not a Medicare supplement plan, you **MUST** complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes. Failure to complete this form will result in a reduction of spousal benefits.
- **IMPORTANT:** If you are a pensioner covering a spouse in the BCBSD Special Medicfill Medicare supplement plan, you must complete a Spousal Coordination of Benefits Form during this 2012 Open Enrollment. **THIS IS A CHANGE FROM PRIOR OPEN ENROLLMENT PERIODS.**
- If you are a pensioner and have access to the internet, complete the form online at www.ben.omb.delaware.gov/documents/cob by May 23, 2012. If you do not have access to the internet, please complete the paper form included in your packet and return it to the Office of Pensions by May 23, 2012.
- If you and your spouse are both benefit-eligible State of Delaware employees or pensioners, you must still complete a Spousal Coordination of Benefits form for the health care carrier's records. A checkbox is located on the Spousal Coordination of Benefits form to confirm your spouse is a benefit eligible State of Delaware employee or pensioner.

- ✓ The complete Spousal Coordination of Benefits Policy can be found at www.ben.omb.delaware.gov/documents/cob

2012 Statewide Benefits Health Fairs

Date	Event Time	Location	Address
Sussex County			
Monday, May 7, 2012	10 a.m. – 2p.m.	Delaware Technical and Community College, Owens Campus Carter Partnership Center- Rooms 540 A-H	RT 18, Georgetown, DE 19947 Directions: www.dtcc.edu/owens/directions
Wednesday, May 16, 2012	4 p.m. – 7 p.m.	Sussex Tech High School School Lobby	17099 County Seat Highway, Georgetown, DE 19947 Directions: http://www.sussexvt.k12.de.us/hs/index.php/home/contacting-us
Kent County			
Friday, May 11, 2012	10 a.m. – 2 p.m.	Delaware State University MLK Student Center Multi-Purpose Room Parlor C – 2nd floor	1200 N. DuPont Highway Dover, DE 19901 Directions: http://www.desu.edu/directions
Monday, May 14, 2012	4 p.m. – 7 p.m.	Lake Forest Central Elementary Gym/Cafeteria	5424 Killens Pond Road Felton, DE 19943 Directions: http://www.lf.k12.de.us/central/
New Castle County			
Wednesday, May 9, 2012	10 a.m. – 2 p.m.	Carvel State Building 2nd Floor Mezzanine	820 N. French Street, Wilmington, DE 19801 Directions: http://www.delawarepersonnel.com/admin/office/locations.shtml
Friday, May 18, 2012	4 p.m. – 7 p.m.	William Penn High School Main Lobby & Cafeteria I	713 E. Basin Road New Castle, DE 19720 Directions: http://www.wpcolonials.com/



2012 BENEFIT UPDATES



2012 BENEFIT UPDATES

Open Enrollment • May 7 - May 23, 2012

The State Employee Benefits Committee is pleased to present your 2012 Open Enrollment information. The comprehensive benefits package offered to all benefit eligible State of Delaware employees and pensioners, as well as their dependents, covers all your health, dental, vision and prescription needs. Your benefit plan options for health (including prescription), dental and vision will remain the same as of July 1, 2012. New additions were made to the DelaWELL program including Weight Watchers, tobacco cessation prescription medication copay waiver and an option to earn incentive dollars as early as December 2012.

Make sure your coverage is right for you and your family by reviewing your options during Open Enrollment. Open Enrollment - May 7th to 23rd - is your once-a-year opportunity to enroll, make changes or terminate coverage in your health, dental and vision plans unless you have a qualifying event during the year (for example, birth or adoption, marriage/civil union or divorce). If you have questions please contact the Statewide Benefits Office at 1-800-489-8933 or Office of Pensions at 1-800-722-7300, or visit www.ben.omb.delaware.gov/oe

New for July 1, 2012

House Bill 81, signed into law on May 2, 2011, established a cost share of the total rate for health care between the State and employees for each health plan as follows:

- First State Basic Plan – State share 96%, Employee share 4%
- Consumer Directed Health Plans – State share 95%, Employee share 5%
- HMO Plans – State share 93.5%, Employee share 6.5%
- Comprehensive PPO Plan – State share 86.75%, Employee share 13.25%
- Special Medicfill (for Medicare eligible pensioners – State share may be impacted by years of service)
 - For those retired on or before July 1, 2012 – State share 100%, Pensioner share 0%
 - For those retired after July 1, 2012 - State share 95%, Pensioner share 5%

In addition, House Bill 81 eliminated Double State Share for any newly eligible employees or pensioners as of January 1, 2012, and established an employee cost of \$25 per contract per month for each existing Double State Share contract as of July 1, 2012.

A chart containing rates and new employee contribution levels for the health plans based on the cost share listed above is included in this brochure. Rates and vendors for the dental and vision plans remain unchanged as of July 1, 2012.

More information on House Bill 81 and Double State Share changes can be found at www.ben.omb.delaware.gov/hb81.

